

BUILD YOUR CYBERCRIME KNOWLEDGE.



There are lots of ways a business can mitigate cyber-risk – whether it's limiting systems access, evolving security tests, improving authentication processes or backing up files. [Incident reporting](#) is important, as is training staff. The most effective response to cybercrime is a collective one.

But there are tricks that can catch people out on a personal level. Pay attention to the details: the sender address on emails, the file formats of attachments, the questions that don't feel quite right.

HERE ARE OUR FIVE TOP RULES FOR AVOIDING FRAUD.

1 NEVER DISCLOSE SECURITY DETAILS.



A genuine bank or organisation will never ask you for your PIN or full password in an email, on the phone or in writing. What are you being asked for, why is it needed, and are you completely sure who you're talking to?

2 DON'T ASSUME AN EMAIL OR PHONE CALL IS AUTHENTIC.



Just because someone knows your name and address, or details like your mother's maiden name, it doesn't mean they're genuine. Criminals can falsify phone numbers and pose convincingly as bank employees or trusted officials. Often, they'll try to trick you into revealing security details by telling you that you've been a victim of fraud.



3 DON'T BE RUSHED OR PRESSURED INTO MAKING A DECISION.

Under no circumstances would a genuine bank or other trusted organisation force you to make an on-the-spot financial transaction or transfer. Nor would they rush you while you pause to think. Slow down, so that you can consider your actions.

4 LISTEN TO YOUR INSTINCTS



If something feels wrong, question it. Criminals aim either to pressure you or to lull you into a false sense of security while your defences are down. Whether you're busy with other activities or relaxing at home, think carefully about the information you're giving.

5 STAY IN CONTROL



Have the confidence to refuse unusual requests for personal or financial details. It's easy to feel embarrassed when faced with unexpected or complex conversations. But if you don't feel in control of a discussion, it's fine to end it straight away.

